

S/A 09/302,154
Docket: YO999-214

OFFICIAL

5/B (E)
Lewman
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

FAX RECEIVED

Pednault, E.

DEC 30 2002

Serial No.: 09/302,154

GROUP 3600

Group Art Unit: 3626

Filed: April 29, 1999

Examiner: Kapadia, M.

For: A METHOD FOR CONSTRUCTING SEGMENTATION-BASED PREDICTIVE
MODELS FROM DATA THAT IS PARTICULARLY WELL-SUITED FOR
INSURANCE RISK OR PROFITABILITY MODELING PURPOSES

Honorable Assistant Commissioner of Patents
Washington, D.C. 20231
Box AF

AMENDMENT UNDER 37 C.F.R. §1.116

Sir:

In response to the Office Action dated October 28, 2002, please amend the
above-identified application as follows:

IN THE CLAIMS:**Please revise claim 4 to read as follows:**

4. (Amended) A program storage device readable by a machine, tangibly embodying a
program of instructions executable by the machine to perform a method for constructing
segmentation-based models of insurance risks, the method comprising: